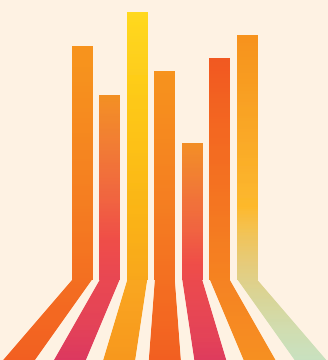


The Missouri Bar

Group Accidental Death & Dismemberment Insurance

Automatic acceptance

This is worldwide 24-hour protection that pays in addition to any other insurance. This group coverage is available to you as a member of The Missouri Bar, as well as your family. Administrative costs for group coverage are low, so you can save in premium costs and enjoy the benefits of the plan.



For Missouri Bar members & their families

Eligibility

Members of The Missouri Bar under age 70 are eligible for guaranteed acceptance into the Group Accidental Death & Dismemberment insurance (AD&D) plan. Your spouse and dependent children (14 days to age 25 if a full-time student) are also guaranteed coverage.

Monthly group rates

Principal benefit amount	Member only	Member and family*
\$250,000	\$13.50	\$18.75
\$275,000	\$14.85	\$20.63
\$300,000	\$16.20	\$22.50
\$325,000	\$17.55	\$24.38
\$350,000	\$18.90	\$26.25
\$375,000	\$20.25	\$28.13
\$400,000	\$21.60	\$30.00
\$425,000	\$22.95	\$31.88
\$450,000	\$24.30	\$33.75
\$475,000	\$25.65	\$35.63
\$500,000	\$27.00	\$37.50

Eligible amounts from \$50,000 up to \$750,000, in \$25,000 increments. Rates do not increase with age. Rates shown are guaranteed until 12/31/2017. The rates in this brochure will not be changed unless they are changed for all insureds in your classification.

* Dependents Coverage – If you choose Member & Family coverage, your dependents coverage is as follows:

(I) Spouse Only – Insured at 50% of Member Amount;

(II) Children Only – Each child Insured at 15% of Member Amount, not to exceed \$25,000;

(III) Spouse & Children – Spouse insured at 40% of Member Amount. Each child insured at 10% of Member Amount. Dependent children are eligible to age 19, or to age 25 if a full-time student.

Benefits for accidents

The Missouri Bar Group AD&D plan pays benefits for the following occurrences:

For the loss of:	The benefit will be:
Loss of life	Full amount
Loss of both hands, both feet or sight of both eyes	Full amount
Loss of one hand and one foot	Full amount
Loss of speech and hearing in both ears	Full amount
Loss of one hand or one foot and sight of one eye	Full amount
Loss of one hand or one foot or sight of one eye	50% of full amount
Loss of speech	25% of full amount
Loss of hearing in both ears	25% of full amount
Loss of thumb and index finger of same hand	25% of full amount
Paralysis of one limb	25% of full amount
Paralysis of three limbs	75% of full amount
Quadriplegia	Full amount
Paraplegia	50% of full amount
Hemiplegia	50% of full amount



The Bar Plan Insurance Agency, Inc.

1717 Hidden Creek Court
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Phone: (800) 843-2277

Fax: (844) 824-1619

www.thebarplan.com

Additional benefits as part of your protection

Safe driver benefit

Your beneficiary will receive an additional 10% of benefit amount (up to \$25,000), if you have a covered fatal auto accident and are wearing a seatbelt at the time.

Child care benefit

If you have children under 13, they are eligible to receive an additional 3% of benefit (up to \$2,500) annually for up to six years, if you die in a covered accident.

Common carrier benefit

An additional 50% of benefit amount (up to \$50,000) additional benefits if loss occurs while traveling as a fare-paying passenger while boarding or debarking a licensed common carrier.

Education benefit

Your children can receive an additional 5% of benefit amount (up to \$3,000) per year for up to four years to continue their education.

Training benefit

Your spouse can receive an additional 5% of benefit amount (up to \$5,000) to attend a professional or trade training program.

Total and permanent disability benefit

A total and permanent disability benefit of 5% of the full amount of the AD&D benefit to a maximum of \$10,000 is paid if an insured person becomes totally and permanently disabled, as defined in the certificate, due to a covered accident.

Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- An accident occurring before the effective date of the group policy.
- Suicide or intentionally self-inflicted injury, while sane.
Exception: If you are a Missouri citizen and commit suicide while insane, ReliaStar Life pays benefits unless we are able to prove that you intended to commit suicide when you applied for AD&D insurance.
- Physical or mental illness.
- Bacterial infection or poisoning.
Exception:
 - Unintentional or nonvoluntary inhalation of gas or poisons.
 - Pyogenic infections which result from an accidental bodily injury.
 - Bacterial infections which result from the ingestion of contaminated substances.
 - Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Termination

You may maintain your Group Accidental Death and Dismemberment insurance coverage until age 80, as long as the Group Policy remains in force, you remain eligible for insurance under the group policy, and pay your premium on time. Coverage for your dependents terminates when your coverage ends, you stop paying premiums, or they are no longer eligible due to change in age, dependency or marital status.

Group AD&D Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Policy Form: HP010GP

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